

**Certificate of Notice Page 1 of 6**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Richard Cressman  
 Debtor

Case No. 18-10217-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 8

Date Rcvd: Aug 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2018.

db #+Richard Cressman, 1400 Fels Road, Quakertown, PA 18951-2079  
 14051761 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001  
 14043796 +Wells Fargo Bank, N.A., c/o KARINA VELTER, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028  
 14057734 Wells Fargo Bank, N.A. as servicer, Attn: Default Document Processing, 1000 Blue Gentian Road, N9286-01Y, Eagan MN 55121-7700  
 14039241 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Aug 28 2018 02:17:02 City of Philadelphia, Philadelphia, PA 19102-1595  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 28 2018 02:16:40  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 28 2018 02:17:01 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14187276\* +WELLS FARGO BANK, N.A., c/o KARINA VELTER, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028  
 14039242\* +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 14045641\* +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 14045642\* +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2018 at the address(es) listed below:

JIM PEAVLER on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us  
 KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com  
 KARINA VELTER on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com  
 KERI P EBECK on behalf of Creditor Harley-Davidson Credit Corp kebeck@bernsteinlaw.com, DMcKay@bernsteinlaw.com  
 REBECCA ANN SOLARZ on behalf of Creditor Harley-Davidson bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
 ZACHARY PERLICK on behalf of Debtor Richard Cressman Perlick@verizon.net, pireland1@verizon.net

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:	:	
	:	Case No.: 18-10217
Richard Cressman	:	Chapter 13
	:	Judge Ashely M. Chan
Debtor(s)	:	*****
	:	
Wells Fargo Bank, N.A.	:	Date and Time of Hearing
	:	Place of Hearing
vs	:	September 25, 2018 at 11:00 a.m.
	:	
Richard Cressman	:	U.S. Bankruptcy Court
Phyllis A. Cressman	:	900 Market Street, Courtroom #5
	:	Philadelphia, PA, 19107
William C. Miller	:	
Respondents.	:	Related Document # 36

**STIPULATION FOR SETTLEMENT OF MOTION FOR RELIEF FROM AUTOMATIC  
STAY AND CO-DEBTOR STAY AS TO REAL PROPERTY LOCATED AT  
1400 FELS RD, QUAKERTOWN, PA 18951**

This matter coming to be heard on the *Motion for Relief from Stay and Co-Debtor Stay* (Dkt. #36) which was filed in this court by Wells Fargo Bank, N.A. ("Movant"), Movant and Richard Cressman ("Debtor"), by and through their attorneys have agreed to a course of action which will condition the continuation of the automatic stay upon certain provisions incorporated herein for the protection of Movant;

As of the date of bankruptcy filing on January 12, 2018, Debtor failed to make regular monthly mortgage payments to Movant and is currently in default for the months of January 2018 through August 2018, incurring a total post-petition arrearage of \$12,371.68, which consists of 8 post-petition payments for January 15, 2018 through August 15, 2018 at \$1,546.46 each.

**IT IS HEREBY ORDERED:**

1. On or before the date of Court entry of the order approving this stipulation, Debtor shall remit to Movant funds in the amount of \$3,092.92 reducing the arrearage to \$9,278.76.
2. Debtor will amend the Chapter 13 Plan within 30 days of Court entry of the order approving this stipulation to accommodate payment of the remaining post-petition arrearage outlined above through the Chapter 13 Plan.
3. In order to eliminate the remaining post petition delinquency, the Movant is permitted to file a Supplemental Proof of Claim in the amount of \$9,278.76 representing the remaining arrearage.

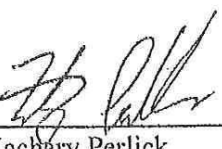
4. The Debtor hereby agrees to resume monthly mortgage payments outside the Plan directly to Movant for the September 15, 2018 regular monthly mortgage payment and to make all further payments in a timely fashion.
5. That Movant must receive the payment listed above on or before the corresponding date. If Movant fails to receive the scheduled payment, the repayment schedule is void if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after mailing notification to the Debtor and his/her attorney. The stay shall be automatically terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property, upon filing certification of default with the clerk of the court.
6. If Movant fails to receive two (2) post-petition monthly mortgage payments and if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after Movant mailed notification to the Debtor and his/her attorney, the stay shall be automatically terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property, upon filing certification of default with the clerk of the court.
7. If the Chapter 13 Trustee fails to receive two monthly plan payments and if the Debtor fails to bring his/her plan current within ten (10) calendar days after Movant mailed notification to the Debtor and his/her attorney, the stay shall be automatically terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property, upon filing certification of default with the clerk of the court.
8. This Stipulation remains in full force and effect in the event Debtor's case is dismissed by the Court and Debtor subsequently reinstates his case by order of the Court and/or the Movant obtains relief from stay and the stay is subsequently reinstated by order of the Court.
9. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

MANLEY DEAS KOCHALSKI LLC

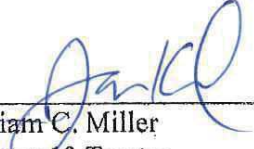
Dated: 8/22/18

BY: K. Velter  
Kafina Velter (94781)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
614-220-5611; Fax 614-627-8181  
Email: kvelter@manleydeas.com  
Attorney for Creditor

Dated: 8/22/18

BY:   
Zachary Perlick  
1420 Walnut Street  
Suite 718  
Philadelphia, PA 19102  
Telephone: 215-569-2922  
Email: Perlick@verizon.net  
Attorney for Debtor

I do not object to the foregoing Stipulation

  
JACK William C. Miller  
Chapter 13 Trustee  
P.O. Box 1229  
Philadelphia, PA 19105  
Email: ecfemails@ph13trustee.com  
*no objection*



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	
	:	<b>Case No.: 18-10217</b>
<b>Richard Cressman</b>	:	<b>Chapter 13</b>
	:	<b>Judge Ashely M. Chan</b>
	<b>Debtor(s)</b>	<b>* * * * *</b>
	:	
<b>Wells Fargo Bank, N.A.</b>	:	<b>Date and Time of Hearing</b>
	<b>Movant,</b>	<b>Place of Hearing</b>
<b>vs</b>	:	<b>September 25, 2018 at 11:00 a.m.</b>
	:	
<b>Richard Cressman</b>	:	<b>U.S. Bankruptcy Court</b>
<b>Phyllis A. Cressman</b>	:	<b>900 Market Street, Courtroom #5</b>
	:	<b>Philadelphia, PA, 19107</b>
	:	
<b>William C. Miller</b>	:	
	<b>Respondents.</b>	<b>Related Document # 36</b>

## ORDER OF COURT

AND NOW, to wit, this 27th day of August, 2018, upon consideration of the foregoing Stipulation for Settlement of Movant's Motion for Relief from the Automatic Stay, it is hereby **ORDERED, ADJUDGED AND DECREED** that:

1. The terms of the foregoing Stipulation are hereby approved in their entirety and incorporated herein as part of this Order.
2. Pursuant to the Stipulation, Movant is entitled to relief from the automatic stay upon default of Debtor, subject to the terms of the Stipulation.

By the Court:

Ashley

ASHELY M. CHAN, JUDGE  
UNITED STATES BANKRUPTCY COURT

CC:

Karina Velter, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028,  
Columbus, OH 43216-5028 (notified by ecf)

United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,  
Philadelphia, PA 19107 (notified by ecf)

William C. Miller, Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105 (notified by ecf)

Zachary Perlick, Attorney for Debtor and/or Co-Debtor, 1420 Walnut Street, Suite 718, Philadelphia, PA 19102 (notified by ecf)

Richard Cressman and Phyllis A. Cressman, Debtor and/or Co-Debtor, 1400 Fels Road, Quakertown, PA 18951 (notified by regular US Mail)

Wells Fargo Home Mortgage, Party of Interest, PO Box 10335, Des Moines, IA 50306 (notified by regular US Mail)